

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TRACEY L. MORANDUZZO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-23355

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/20/2014 and confirmed on 10/8/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		96,706.65
Less Refunds to Debtor	1,416.62	
TOTAL AMOUNT OF PLAN FUND		95,290.03

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,250.00	
Trustee Fee	3,898.07	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,148.07

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 0505	0.00	39,127.47	0.00	39,127.47
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 5153	0.00	16,673.74	0.00	16,673.74
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 5153	300.66	300.66	0.00	300.66
	JPMORGAN CHASE BANK NA Acct: 0505	69.74	69.74	0.00	69.74
	M & T BANK Acct: 4967	29,151.58	29,151.58	2,818.77	31,970.35
					88,141.96

Priority					
	BRIAN J BLEASDALE ESQ Acct:	0.00	0.00	0.00	0.00
	TRACEY L. MORANDUZZO Acct:	0.00	0.00	0.00	0.00
	TRACEY L. MORANDUZZO Acct:	1,416.62	1,416.62	0.00	0.00
	BLEASDALE LAW OFFICE PC Acct:	0.00	0.00	0.00	0.00
	BRIAN J BLEASDALE ESQ Acct:	3,250.00	3,250.00	0.00	0.00

*** NONE ***

Unsecured					
	BANK OF AMERICA NA** Acct: 4827	0.00	0.00	0.00	0.00
	CBCS++ Acct: 5256	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 5922	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 4663	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP	5,028.46	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7816				
	QUANTUM3 GROUP LLC AGNT - COMENI	314.47	0.00	0.00	0.00
	Acct: 7774				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 7774				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 6720				
	EXCELA HEALTH CHESTNUT RIDGE	0.00	0.00	0.00	0.00
	Acct: 5802				
	PORTFOLIO RECOVERY ASSOCIATES, L	276.71	0.00	0.00	0.00
	Acct: 0834				
	IC SYSTEM INC	0.00	0.00	0.00	0.00
	Acct: 0001				
	IC SYSTEM INC	0.00	0.00	0.00	0.00
	Acct: 3001				
	PEOPLES GAS LLC F/K/A PEOPLES TWP	649.50	0.00	0.00	0.00
	Acct: 0284				
	PNC BANK NA	4,741.62	0.00	0.00	0.00
	Acct: 7003				
	JEFFERSON CAPITAL SYSTEMS LLC*	150.13	0.00	0.00	0.00
	Acct: 4302				
	PORTFOLIO RECOVERY ASSOCIATES, L	941.94	0.00	0.00	0.00
	Acct: 4364				
	QUANTUM3 GROUP LLC AGNT - MOMA F	308.05	0.00	0.00	0.00
	Acct: 8625				
	PRA/PORTFOLIO RECOVERY ASSOC	3,551.07	0.00	0.00	0.00
	Acct: 1620				
	WESTMORELAND HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 0150				
	M & T BANK	57.97	0.00	0.00	0.00
	Acct: 4967				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

88,141.96

TOTAL

CLAIMED 0.00

PRIORITY 29,521.98

SECURED 16,019.92

Date: 10/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TRACEY L. MORANDUZZO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-23355

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Tracey L. Moranduzzo
 Debtor

Case No. 14-23355-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Tracey L. Moranduzzo, 1221 Martin Avenue, New Kensington, PA 15068-5021
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13909239 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)
 13909240 CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 13909257 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
 (address filed with court: Sunoco/Citi, Attention: Bankruptcy, 7920 NW 110th Street,
 Kansas City, MO 64153)
 13909244 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank SD, N.A., Attn: Centralized Bankruptcy, P.O. Box 20363,
 Kansas City, MO 64195)
 13909242 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 13909241 +Chase, P.O. Box 24696, Columbus, OH 43224-0696
 13909243 +Chase/BP, P.O. Box 15298, Wilmington, DE 19850-5298
 13909247 +DSNB Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 13971434 eCAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
 NEW YORK, NY 10087-9262
 13909248 +Excela Health Chestnut Ridge, 555 Route 217, Suite 5, Latrobe, PA 15650-3438
 13935469 +HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, MN 55121-0188
 13909250 +HSBC/MSCP, P.O. Box 3425, Buffalo, NY 14240-3425
 13909251 +IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378,
 St. Paul, MN 55164-0378
 13974494 +JPMorgan Chase Bank, National Association, Chase Records Center Attn: Correspondenc,
 Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 13936660 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
 13909253 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor,
 Attn: Legal Documents, Williamsville, NY 14221
 13911590 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13909255 +PNC Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13974491 +Peoples TWP, LLC, 375 N. Shore Drive, Suite 600, Pittsburgh, PA 15212-5866,
 Attn: Dawn Lindner
 13909256 +RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
 13909258 +TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
 13909259 US Bank N.A, ND, CB Disputes, Saint Louis, MO 63166
 13909260 +Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282
 14421439 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 14643730 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13909245 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 26 2019 03:26:00
 Comenity Bank/OneStopPlus.com, Attention: Bankruptcy, P.O. Box 182686,
 Columbus, OH 43218-2686
 13909246 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 26 2019 03:26:00 Comenity Bank/Romans,
 P.O. Box 182789, Columbus, OH 43218-2789
 13909249 +E-mail/PDF: gecsed@recoverycorp.com Oct 26 2019 03:35:15 GECRB/Amazon, Attn: Bankruptcy,
 P.O. Box 103104, Roswell, GA 30076-9104
 13966386 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 26 2019 03:27:08 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-
 13968890 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2019 03:35:31
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13935457 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2019 03:26:12
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14231878 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2019 03:26:13
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13916301 +E-mail/Text: bncmail@w-legal.com Oct 26 2019 03:27:05 TD BANK USA, N.A.,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CSMC 2019-JR1 Trust
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13909252* +IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378,
 St. Paul, MN 55164-0378
 cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
 13909254 ##+Peoples Gas, P.O. Box 6766, Pittsburgh, PA 15212-0766

TOTALS: 2, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jhel
Form ID: pdf900

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Total Noticed: 35

Date Rcvd: Oct 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Tracey L. Moranduzzo bleasdb@yahoo.com
James Warmbrodt on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmlawgroup.com
Joseph A. Dessoye on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pawb@fedpne.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6